

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:  SANDRA PERILLO, Debtor,  SPECIALIZED LOAN SERVICING, LLC, AS SERVICING AGENT FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HOME EQUITY MORTGAGE LOAN ASSET-BACKED TRUST SERIES SPMD 2004- C, HOME EQUITY MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES SPMD 2004-C, Movant,  v.  SANDRA PERILLO, and KENNETH E. WEST, Trustee, Respondents.	Bankruptcy No. 22-12817-mdc  Chapter 13  Related to Doc. No. 13
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OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN DATED NOVEMBER 3, 2022

AND NOW COMES, Movant, Specialized Loan Servicing, LLC, as Servicing Agent for Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust Series SPMD 2004-C, Home Equity Mortgage Loan Asset-Backed Certificates, Series SPMD 2004-C (the “Movant”), by and through its undersigned counsel, Bernstein-Burkley, P.C., and files this Objection to Confirmation of Chapter 13 Plan Dated November 3, 2022 (the “Objection”), stating as follows:

1. Respondents Sandra Perillo (the “Debtor”) filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code on October 20, 2022 (the “Petition Date”).
2. Kenneth E. West is the duly appointed Chapter 13 Trustee and is currently acting in such capacity.
3. The Movant holds a Mortgage on the real property located at 2311 Franklin Ave, Secane, PA 19018, pursuant to a Mortgage and Note filed with the Recorder of Deeds of Delaware County.
4. As of the Petition Date, the amount owed to the Movant by Debtor pursuant to the above-referenced Mortgage and Note was approximately \$146,221.94, with \$107,477.55 in pre-petition arrears. These amounts will be reflected in the timely filed Proof of Claim.

5. The Contract requires monthly payments of \$1,188.49 with an interest rate of 12.00%
6. Debtor's Chapter 13 Plan dated November 3, 2022 proposes to pursue a loan modification with the Movant.
7. Movant objects to the confirmation of Debtors' Chapter 13 Plan because it improperly proposes to omit pre-petition arrears and does not provide an alternative in the case of an unsuccessful loss mitigation.

WHEREFORE, Movant, Specialized Loan Servicing, LLC, as Servicing Agent for Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust Series SPMD 2004-C, Home Equity Mortgage Loan Asset-Backed Certificates, Series SPMD 2004-C, respectfully requests that this Honorable Court deny confirmation of Debtors' Chapter 13 Plan dated November 3, 2022.

Respectfully submitted,

BERNSTEIN-BURKLEY, P.C.

By: /s/ Keri P. Ebeck  
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Trust Company, as Trustee for Home Equity  
Mortgage Loan Asset-Backed Trust Series  
SPMD 2004-C, Home Equity Mortgage Loan  
Asset-Backed Certificates, Series SPMD 2004-C

Dated: December 15, 2022